

Chapter 7

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Chapter 7 Housing

This chapter identifies the housing issues to be addressed in the Comprehensive Plan. It also states the objectives, policies and strategies developed to respond to these issues and concerns. The background section of this element reveals a lack of housing choices for many County residents. The strategies in this element of the Plan draw from a variety of implementation techniques available for affordable housing.

Actions since adoption of the 1997 Comprehensive Plan

1. In 2005 Charles County adopted a new Community Development Housing Plan developed by the County's Housing Commission, an update of its 1994 Plan.
2. In 2003 a school construction excise tax on new housing became effective replacing the prior school impact fee. The tax is amortized over a period of ten years and paid for by the purchaser of the house.
3. In 2003 the Department of Community Services developed a Community Legacy Plan for Heathcote Road recommending ways to stabilize and improve this neighborhood in Smallwood Village.
4. In 2003 the County participated in a housing task force for Nanjemoy.
5. In 2000 the County adopted minimum housing size and appearance standards within the Development District.
6. In 1997 and 1999 the County limited the zoning districts where townhouses and multi-family units are permitted.
7. In 1999 the County adopted a housing unit allocation system for schools as part of its adequate public facilities requirements.

Goals & objectives

The following is the goal to address housing needs in Charles County

Through cooperative efforts, provide a broad range of quality housing for all County residents, including those with low and moderate incomes.

The following objectives are designed to provide greater direction toward achievement of this goal:

- 7.1 Provide a balanced housing stock with housing opportunities for all County residents. Within this objective:
- Achieve a future County housing mix of approximately 70 percent single-family detached units, 20 percent townhouse units, and 10 percent apartment units.
 - Increase the number of housing units in Charles County available for renter occupancy.
 - Encourage the development of housing types with low County service demands.
 - Research and implement necessary programs to provide quality housing opportunities for all income levels.

Housing

- 7.2. Provide housing opportunities for the County's share of residents who have difficulty competing for standard, market rate dwellings.
- 7.3. Serve the homeless, with special attention on service-supported transitional housing and permanent housing for family households.
- 7.4. Develop housing support centers in vacant schools or other public buildings, including, but not limited to, transitional and emergency housing, senior citizens' activity centers, and satellite social services offices.
- 7.5. Create and manage programs and policies to upgrade all existing substandard housing, both rental and owner-occupied, through private and public actions.
- 7.6. Seek funding sources for County housing initiatives and convey this information to County residents, including, but not limited to, tax credit programs.
- 7.7. Develop a variety of elderly care facilities such as, but not limited to, independent living facilities, assisted living accommodations, and retirement communities.
- 7.8. Create healthy, safe neighborhoods and communities that remain viable and stable as their housing stock ages and turns over to new residents.

Background

The two dominant forces affecting the structure and characteristics of the County's housing market in recent years are the development of St. Charles and growth in the north central part of the County. Table 7-1 shows the increase in housing units that has continued to occur in the first and sixth election districts, La Plata and Waldorf, since 1990. The number of units increased 1,415 and 10,064 respectively from 1990 to 2005. The increase in housing in these areas represents 77 percent of the housing units built in the County during this 15 year period. Charles County estimates that in 2005 there were almost 49,500 housing units in the County.

Table 7-1 *Housing Unit Change by Election District, Charles County 1990-2005*

Election District	1990	2000	2005	Change 1990 to 2005	
				Number	Percent
1 La Plata	3,787	4,317	5,202	1,415	37%
2 Hilltop	601	718	733	132	22%
3 Nanjemoy	1,150	1,242	1,190	40	3%
4 AllensFresh	1,103	1,603	1,765	662	60%
5 Tompkinsville	1,601	1,764	1,539	(62)	-4%
6 Waldorf	15,994	22,299	26,058	10,064	63%
7 Pomonkey	4,350	4,813	4,596	246	6%
8 Bryantown	3,756	4,304	4,887	1,131	30%
9 Hughesville	1,009	1,645	2,105	1,096	109%
10 Marbury	1,136	1,198	1,348	212	19%
Total	34,487	43,903	49,423	14,936	43%

Source: US Bureau of the Census, 1990 and 2000; Charles County Department of Planning.

Trends in the tenure and type of housing units in the County are shown in Table 7-2. Owner occupancy increased in the County between 1990 and 2000, returning to its 1980 level (74 percent). The percentage of units that are rental declined slightly between 1990 and 2000, and the percentage of all units that are vacant has remained stable at about four to five percent implying a continuing tight housing market. The tighter housing market reflects both demand for housing by people moving to the County and an increased rate of household formation. As noted in Chapter 2, average household sizes have been declining for many years. In 1970 the average household size was 3.9 persons, in 2000 it was 2.86, and the rate is projected to keep declining.

Table 7-2 Change in Tenure and Type of Housing Unit, Charles County 1980- 2000

	1980		1990		2000		Change 1990-2000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner Occupied	16,884	74%	24,957	72%	32,571	74%	7,614	81%
Renter Occupied	4,494	20%	7,993	23%	9,097	21%	1,104	12%
Vacant	1,343	6%	1,537	4%	2,235	5%	698	7%
Total	22,721	100%	34,487	100%	43,903	100%	9,416	100%
Units in Structure								
1 unit detached	17,920	79%	24,377	71%	31,204	71%	6,827	73%
1 unit attached	1,349	6%	5,463	16%	7,856	18%	2,393	25%
2 or more units	2,449	11%	3,256	9%	3,933	9%	677	7%
Mobile								
Home, Trailer, Other	900	4%	1,391	4%	910	2%	-481	-5%
Total	22,618	100%	34,487	100%	43,903	100%	9,416	100%

Sources: 1980, 1990, and 2000 Censuses

The dominant housing unit by type is the single-family detached home comprising a little over 70 percent of all units. The percent of multi-family units (two or more units in the structure) declined between 1980 and 2000 representing only around nine percent of the total housing stock in 2000. The number of townhouses (one unit attached) as a share of the County's housing stock increased from six percent in 1980 to 18 percent in 2000.

Between 1990 and 2002 Charles County issued building permits for approximately 13,890 housing units (1,068 a year) of which 75 percent were for single-family detached homes and 22 percent for townhouses. Between 1998 and 2002 Charles County permitted an average of 1,238 single-family housing units each year, but the mix was 82 percent single-family detached and 17 percent townhouse. During this same five year period only 60 new multi-family units, one percent of the total, were permitted.

The implications of the rate of increase of townhouses in the County were the subject of considerable debate during the 1997 Comprehensive Plan update. The County was also concerned about the quality of the housing stock and acted to both reduce the number of townhouses and increase housing quality.

In 2000, only two percent of the units were mobile homes, trailers etc. The number of this type of unit decreased by almost 500 between 1990 and 2000. The proportion of mobile homes in 1990 was 14 percent in St. Mary's County and four percent in Calvert County.

The cost of housing in Charles County continues to increase. Table 7-3 compares Charles County with the state and selected other counties. The median value of owner-occupied units in Charles County in 2000 was \$153,000, 25 percent higher than in 1990. The median monthly rent was \$858, exceeded in the Washington area only by Montgomery County. The median household income in Charles County rose 34 percent from \$46,415 in 1990 to \$62,199 in 2000. Table 7-3 shows that in 1990, compared to most of the jurisdictions in the metropolitan area, the County's housing costs were in the mid-range for owner-occupied housing, but higher for renter-occupied housing.

The cost of housing has continued to increase since 2000. In 2004 the median purchase price for homes sold in Charles County was approximately \$237,000, an increase of \$45,000 over the 2003 median purchase price of \$191,800.

Table 7-3 *Change in Value of Housing, 1990-2000 in Selected Maryland Counties*

County	Median Value of Owner Occupied Units		% Change 1990-2000	Median Monthly Rent		% Change 1990-2000
	1990	2000		1990	2000	
Charles	\$122,000	\$153,000	25%	\$690	\$858	24%
Anne Arundel	\$127,500	\$159,300	25%	\$616	\$798	30%
Calvert	\$136,100	\$169,200	24%	\$664	\$837	26%
Montgomery	\$199,000	\$221,800	11%	\$740	\$914	24%
Prince George's	\$121,200	\$145,600	20%	\$642	\$737	15%
St. Mary's	\$108,300	\$150,000	39%	\$539	\$719	33%
Maryland	\$115,500	\$146,000	26%	\$548	\$689	26%

Source: US Bureau of the Census, 1990 and 2000.

Affordable housing

One consequence of becoming a bedroom community is the stress on the cost and availability of housing. Residents coming into the County are able to afford older structures that, in the past, might have been available for low to moderate income residents. They also build new housing that is markedly higher in value than some of the existing rural dwellings, heightening the degree of disparity between the cost of housing and existing residents' ability to pay. Many of the new residents either continue to commute to jobs in the Washington metropolitan area or they come to retire in Charles County. Consequently, there is not a corresponding increase in new jobs that in many growing communities alleviates some of the housing problems by increasing the existing residents' financial ability to acquire new housing. The private housing market generally meets the need for mid-level and higher priced housing. However, there is an increased gap between the housing that the market provides and what the lower income residents of the County can afford.

The predominant form of housing available in the County is the single-family detached dwelling unit. Typically, the cost of this particular dwelling type is simply too high for the elderly, lower income residents, and the newly formed families of the County. Lower income families are excluded from the housing market when development is restricted to single-family detached residences since they generally cannot afford this type of housing. This is also true for many elderly persons who rely on limited, fixed incomes. In 2000, 776 or 12 percent of persons 65 years or older were below the poverty level. Those who are able to afford larger homes may reach a point where they no longer wish to or are no longer able to maintain them, and, therefore, would be interested in smaller homes on smaller lots or attached dwelling units of one type or another. Newly formed families often lack the necessary capital for financing even modestly priced single-family homes. Instead, they look to multi-family units or mobile homes as a more practical place to live. Most of the high density housing has been built in the Waldorf area and does not meet the needs of those with modest incomes in rural areas. The need to provide more affordable housing is a concern raised by elected officials, the Housing Commission, planners and citizen groups.

The 2005 Community Development Housing Plan contains an affordable housing analysis. It notes, as discussed above, that beginning around 1997 the County adopted a number of policies in response to concerns over housing, including:

- Restrictions on zoning districts where townhouse and multi-family units were permitted,
- A housing unit allocation system as part of adequate public facilities requirements,

- Minimum housing size and appearance standards for both single family detached and townhouse units,
- Downzoning of large areas in the central and western parts of the development district,
- Increases in impact fees, culminating in 2003 with adoption of an excise tax.

These policies, together with low interest rates and a strong, sustained market for all types of housing throughout the Washington Metropolitan Area, have largely had their intended effect. Residential property values have stabilized and median house prices have increased each year since 1999. Fewer townhouses and multi-family housing are being built. The cost of residential construction has increased. The rental market has tightened. Looking to the future, the plan found strong evidence that the housing needs of important sectors of Charles County's population are not being met and that their needs will increase.

Housing condition

The County has a young housing stock, reflecting its recent growth. According to the 2000 Census, the median build year for housing in the County is 1981, with just over seven percent of the housing units built in 1949 or earlier.

The number of substandard housing units in Charles County is low according to census data: 353 units lacked complete kitchen facilities in 2000 (0.8 percent of the total housing stock), and 468 units lacked complete plumbing (1.1 percent of the housing stock). The number of substandard units has declined steadily since 1980 when over 1,360 units lacked complete kitchens (six percent of the housing stock) and over 1,650 units lacked complete plumbing (7.3 percent of the housing stock).

Since 1980, compared to the State as a whole, Charles County has reduced the number of substandard units as a share of the total housing stock. In 2000 the share of substandard units was similar to the State for kitchens (less than one percent) and slightly higher than the State for complete plumbing, whereas in 1980 the share in Charles County was over six percent for both kitchens and plumbing compared to less than 2.5 percent for the state as a whole.

Table 7-4 Comparison of Substandard Housing Indicators in Selected Jurisdictions, 1980 to 2000

County	Units Lacking Complete Kitchen Facilities						Units Lacking Complete Plumbing Facilities					
	1980		1990		2000		1980		1990		2000	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Charles	1,363	6.0	549	1.6	221	0.5	1,659	7.3	918	2.7	338	0.8
Calvert	754	5.9	244	1.3	146	0.6	895	7.0	317	1.7	137	0.5
St. Mary's	894	4.2	313	1.1	432	1.4	660	3.1	595	2.1	250	0.8
Prince George's	2,128	0.9	801	0.3	881	0.3	6148	2.6	919	0.3	1,268	0.4
Maryland	28,276	1.8	10,796	0.6	8,223	0.4	39,273	2.5	12,685	0.7	9,033	0.5

Source: US Bureau of the Census 1980 to 2000

Housing

Housing providers that work with substandard housing in the County such as Christmas in April and the Southern Maryland Tri-County Community Action Committee believe that the number of substandard housing units is greater than shown in the Census data.

Charles County has made significant progress in reducing the number of substandard units in the County. Current needs are to identify and rehabilitate the remaining substandard units and ensure that existing above-standard homes do not deteriorate into substandard condition.

Housing needs

Many sectors of the housing market in Charles County are healthy, but certain groups have specific housing needs. The 2005 Community Development Housing Plan specifically identifies the following needs:

- For-sale housing at lower price ranges. Almost none is available today.
- Workforce housing to supply the needs of the County's labor force. A worker earning the median weekly wage in Charles County in 2003 (\$621, or \$32,000 a year) cannot afford the fair market rent for a studio (\$865/month) or a one-bedroom apartment (\$984/month). Young professionals such as teachers or police officers have difficulty finding housing¹.
- More rental units. The rental market is extremely tight, at or close to 100 percent occupancy. As an indication of the tight market, Charles County has 705 Section 8 housing vouchers. As of March 2003, there were 2,200 applications representing 7,079 individuals on the waiting list for vouchers.
- Housing that is affordable at different income levels. Over 26 percent of renter households and 15 percent of owner households spent over 35 percent of their income on housing in 2000. The national standard for housing affordability by income level is that housing costs should be no more than 30 percent of annual household income.

The senior population (age 60 and over) is projected to rise from 13,500 in 2000 to 37,747 in 2020. The number of seniors with a housing cost burden (paying more than 35 percent of income for housing) could triple. More assisted living beds are also needed.

- Emergency and transitional housing to meet the needs of the rising homeless population.
- Affordable housing that providers can purchase and retrofit for use by the disabled and developmentally disabled.

This Comprehensive Plan identifies the additional need for a greater number of housing units designed with an aging population in mind so that more elderly will be able to stay in their homes and age in place. As part of the implementation of the Community Development Housing Plan the Housing Commission should explore the potential for giving incentives to developers to include a certain percentage of their units accessible to the disabled and the elderly.

Temporary shelter

Catholic Charities operates the 52-bed Angel's Watch Shelter in Hughesville. This is a regional shelter serving women and children. Fuller House, located on Rockefeller Court in Waldorf, provides transitional services, meals, and housing for men. The facility has 16 beds. Reliable data

¹ A survey conducted for the Community Development Housing Plan found that about one in three businesses in Charles County were impacted negatively by the lack of affordable housing.

on homeless populations are always difficult to gather due to the very nature of the problem. Indications are, however, that the needs of the homeless are growing in Charles County.

Estimates of the County's homeless population range from 1,000 to 1,200, according to persons working with this population. The number of bed nights at local shelters increased by 29 percent between 1994 and 2001, from 17,334 to 22,418, according to the State Department of Human Resources. This growth occurred during a period when housing costs were fairly stable. Thus, homelessness is likely to have increased further since the escalation in housing prices and rents that began in 2000.

Transitional housing is needed for persons including single mothers with young children, young pregnant women, young people coming out of foster care, and families who have lost their economic footing and need to transition into permanent housing. Like housing for the disabled, there are temporary resources available for those in need of transitional housing, but there are few permanent housing opportunities.

Implementation strategies

The following implementation strategies are drawn from the 2005 Community Development Housing Plan. These strategies focus mostly on planning and zoning related issues. Other housing plan recommendations would be implemented by other agencies and groups.

- 1. Zoning.** Zone more land for attached and multi-family dwellings to increase the supply of these types of units. Target the proposed mixed-use areas in the Bryans Road and Waldorf Sub-Area plans for such zoning changes, and adjust permitted development densities and bulk regulations, including height limits to allow for the desired results.
- 2. School allocations.** Review the school allocation policies under the County's growth management Adequate Public Facility regulations. The current policies make it difficult for multi-family projects (that need a large number of allocations at one time) to obtain a sufficient number of allocations to move forward.
- 3. Moderately Priced Dwelling Unit Program (MPDU).** The County's MPDU program, adopted in 1992, has not worked. Only one project used the program providing a total of 16 MPDUs. Key recommendations are to revise the program's density bonus provisions and to reserve a percentage of school capacity allocations under the County's adequate public facilities program for projects with MPDUs.
- 4. Size and façade requirements.** Increase the number of exemptions that can be granted to the County's minimum size and façade requirements. The County adopted these requirements in 1999 (for townhouses) and 2000 (for single family detached) in order to increase the quality of housing in the County and to increase property values. Some exemptions are available for single-family detached homes, but none are available for townhouses.
- 5. Support and promote the development of different types of housing product with good design.** New housing in Charles County tends to conform to the 2- and 3-story, single-family detached Colonial "box" with 1,650 square feet or larger. Charles County needs greater housing product diversity to serve its increasingly diverse population. A special need is for a greater number of housing units designed with an aging population in mind so that more elderly will be able to stay in their homes and age in place.

6. Rental survey. Rental surveys collect information such as numbers of rental units, addresses, contact information, occupancy rates, rents by different unit type, and number of subsidized units. Currently this information is not collected in a comprehensive, organized manner. A rental survey would enable the County to track progress in meeting its renter occupancy goal, as well as provide much useful information for service agencies and housing providers.

7. Emergency shelter. Charles County will need at least 60 to 100 additional shelter beds by 2020, including more beds for men in Waldorf, beds for women in Waldorf, and beds in western Charles County.

8. Substandard housing. Work with and support organizations such as Christmas in April that upgrade substandard units, and provide an additional loan processor position to expand participation in programs targeted to substandard units.

9. Neighborhood and community development plans. The County has prepared or participated in several housing-related community planning efforts including the Heathcote Road Community Legacy Plan, and the Nanjemoy Housing Task Force. Monitoring and implementation of these plans are needed as well as preparation of plans for other at-risk neighborhoods and communities.

10. Accessory apartments. Charles County has permitted accessory apartments in certain residential zoning districts as a matter-of-right since 1992. These types of units can play a useful role in meeting the County's rental needs and more could be done to promote them.

11. Grant funding. In addition to government programs such as the Community Development Block Grant Program, a number of foundations and large corporate givers make grants for housing and community revitalization. A housing grants developer position in the Department of Community Services is recommended.